

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of:

Zipora BROWN

Group Art Unit: 3694

Serial No: 10/820,022

Examiner: MERCHANT, Shahid R.

Confirmation No.: 7563

Filed: April 8, 2004

For: A FINANCIAL MANAGEMENT SYSTEM INCLUDING AN OFFSET PAYMENT  
PROCESS

**RESPONSE**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This is responsive to the Office Action mailed 03/09/2007, having a shortened period for response set to expire on June 9, 2007. A Petition for a one-month extension of time, together with the requisite fee for same, is submitted herewith, thereby extending the period for response to July 9, 2007.

The following amendments and remarks are respectfully submitted.